

Fill in this information to identify the case:

Debtor 1 Francois Youhanna d/b/a Target Pizza and Subs, Inc.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: District of Massachusetts

Case number 15-11440

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: East Boston Savings Bank

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 8 9 4 6

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No

☐ Yes. Date of the last notice: _____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case or ruled on by the bankruptcy court.

Description	Dates incurred	Amount
1. Late charges	<u>See itemization sheet attached</u>	(1) \$ <u>3,501.12</u>
2. Non-sufficient funds (NSF) fees	_____	(2) \$ _____
3. Attorney fees	<u>See itemization sheet attached</u>	(3) \$ <u>11,172.50</u>
4. Filing fees and court costs	_____	(4) \$ <u>357.00</u>
5. Bankruptcy/Proof of claim fees	_____	(5) \$ _____
6. Appraisal/Broker's price opinion fees	_____	(6) \$ <u>443.66</u>
7. Property inspection fees	_____	(7) \$ _____
8. Tax advances (non-escrow)	_____	(8) \$ _____
9. Insurance advances (non-escrow)	_____	(9) \$ _____
10. Property preservation expenses. Specify: _____	_____	(10) \$ _____
11. Other. Specify: _____	_____	(11) \$ _____
12. Other. Specify: _____	_____	(12) \$ _____
13. Other. Specify: _____	_____	(13) \$ _____
14. Other. Specify: _____	_____	(14) \$ _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1 Francois Youhanna d/b/a Target Pizza
First Name Middle Name Last Name

Case number (if known) 15-11440

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ John F. Morello

Signature

Date 02/10/2020

Print:

John F. Morello

First Name

Middle Name

Last Name

Title

Attorney

Company

Morello & Associates, P.C.

Address

220 Broadway, Unit 402

Number

Street

Lynnfield

City

MA

State

01940

ZIP Code

Contact phone

781-477-1822

Email jmorello@morellolaw.com

#15-11440 – Francois Youhanna Bills

JM	April 2015	<ul style="list-style-type: none"> • Intake • Notice of Appearance • Reviewed petition 	\$258.75 Hrs. 1.04
JM	May 2015	<ul style="list-style-type: none"> • Objection Motion - Cash Collateral • Attended hearing • Review miscellaneous notices 	\$1,000.00 Hrs. 4
JM/SC	June 2015	<ul style="list-style-type: none"> • Review Operating Report • Draft Proof of Claim • Objection to Plan 	\$635.00 Hrs. 2.54
JM	August 2015	<ul style="list-style-type: none"> • Draft Objection to Amended Plan • Miscellaneous notices – Trustee Order to Dismiss 	\$525.00 \$62.50 Hrs. 2.35
JM	September 2015	<ul style="list-style-type: none"> • Drafted Objection to Second Amended Plan • Miscellaneous review of notices and new schedules 	\$787.50 Hrs. 3.15
JM	October 2015 November 2015	<ul style="list-style-type: none"> • Review rental income • Draft Certificate of Conference • Motion to Continue • 13-16-1 Conference regarding failure to make payments 	\$725.00 Hrs. 2.90
JM	December 2015	<ul style="list-style-type: none"> • Hearing on Objection to Plan 	\$500.00 Hrs. 2
JM	January 2016	<ul style="list-style-type: none"> • Memo in support of Objection • Non-renewal of Insurance • Failure to make payments • Prepared for hearing 	\$987.50 Hrs. 3.95
JM	February 2016 March 2016 July 2016	<ul style="list-style-type: none"> • Miscellaneous insurance • Confirmation of Plan • 13-16-1 pre-filing conference with Attorney 	\$212.50 \$87.50 \$62.50 Hrs. 1.45
JM	August 2016	<ul style="list-style-type: none"> • Draft Real Estate Work Sheet for Motion for Relief from Stay • Draft Motion for Relief from Stay • Motion for Relief filing fees 	\$863.50 Hrs. 3.45

JM/VK	September 2016	<ul style="list-style-type: none"> • Opposition Motion for Relief • Motion to continue • Accounting to Attorney • Services of hearing 	\$689.25 Hrs. 2.76
JM	October 2016	<ul style="list-style-type: none"> • Review spreadsheets of Debtor • Draft withdrawal • Authorization Letter 	\$537.50 Hrs. 2.15
JM	April 2016 May 2016 June 2016	<ul style="list-style-type: none"> • Trustees Motion to Dismiss • Opposition • Review amended schedules 	\$37.50 \$37.50 \$75.00 Hrs. .06
JM	July 2017	<ul style="list-style-type: none"> • Review Amended Plan • 13-16-1 conference regarding failure to make payments 	\$225.00 Hrs. .09
JM	August 2017	<ul style="list-style-type: none"> • Trustee Motion to Dismiss • Amended Schedules and Plan • Trustee Objection 	\$337.50 Hrs. 1.35
JM	September 2017	<ul style="list-style-type: none"> • Draft Motion for Relief • Review amended I + J • Motion to Amend • Review new plan 	\$475.00 Hrs. 1.90
JM	October 2017 December 2017 March 2018	<ul style="list-style-type: none"> • Review Motion • 13-16-1 conference regarding failure to make payments • Confirming plan and bank figures • Notices of post-petition fees and payment changes 	\$137.50 \$50.00 \$93.75 Hrs. 1.13
JM	June 2018 July 2018 August 2018	<ul style="list-style-type: none"> • Received delinquent figures • Conference with Attorney regarding payments • Accounting to Attorney 	\$10.00 \$82.50 \$137.50 \$87.50 Hrs. 1.27
JM	September 2018	<ul style="list-style-type: none"> • Real Estate Work Sheet • Draft Motion for Relief • Fee to Court 	\$518.50 Hrs. 2.07
JM/AP/SC	October 2018	<ul style="list-style-type: none"> • 13-16-1 Conference • Draft Motion for Relief • Opposition to Motion for Relief • Served notice of hearing 	\$700.25 Hrs. 2.07
JM/SC	November 2018	<ul style="list-style-type: none"> • Motion to continue • Revised Work Sheet • Conference with Attorney regarding accounting 	\$375.00 Hrs. 1.50

JM	December 2018	<ul style="list-style-type: none">• Meeting with Debtor to go over accounting• Forwarded copies of checks and payments to Attorney• Prepared for hearing	\$725.00 Hrs. 2.90
JM	January 2019 February 2019	<ul style="list-style-type: none">• Draft Post-Petition breakdown of debtor payments and fees• Motion to withdraw• Trustee Dismissal• Order of the Court• Conference with Attorney regarding breakdown	\$860.25 \$89.00 Hrs. 3.80

FRANCOIS YOUHANNA – FIRST MORTGAGE ASSESSED LATE FEES

<u>Date</u>	<u>Type</u>	<u>Amount</u>
8/12/2019	Auto Late Fee Assessment	\$159.25
9/11/2018	Auto Late Fee Assessment	\$159.25
8/11/2018	Auto Late Fee Assessment	\$159.25
7/11/2018	Auto Late Fee Assessment	\$159.25
6/11/2018	Auto Late Fee Assessment	\$159.25
5/11/2018	Auto Late Fee Assessment	\$159.25
4/11/2018	Auto Late Fee Assessment	\$159.25
3/12/2018	Auto Late Fee Assessment	\$159.25
2/12/2018	Auto Late Fee Assessment	\$159.25
1/11/2018	Auto Late Fee Assessment	\$159.25
12/11/2017	Auto Late Fee Assessment	\$159.25
11/13/2017	Auto Late Fee Assessment	\$159.25
10/11/2017	Auto Late Fee Assessment	\$159.25
9/11/2017	Auto Late Fee Assessment	\$159.25
7/11/2017	Auto Late Fee Assessment	\$159.25
6/12/2017	Auto Late Fee Assessment	\$159.25
4/11/2017	Auto Late Fee Assessment	\$159.25
3/11/2017	Auto Late Fee Assessment	\$159.25
2/11/2017	Auto Late Fee Assessment	\$159.25
12/12/2016	Auto Late Fee Assessment	\$159.25
11/12/2016	Auto Late Fee Assessment	\$159.25
10/11/2016	Auto Late Fee Assessment	\$159.25
9/12/2016	Auto Late Fee Assessment	\$159.25
8/11/2016	Auto Late Fee Assessment	\$159.25
7/11/2016	Auto Late Fee Assessment	\$159.25
6/11/2016	Auto Late Fee Assessment	\$159.25
5/11/2016	Auto Late Fee Assessment	\$159.25
4/11/2016	Auto Late Fee Assessment	\$167.85
3/11/2016	Auto Late Fee Assessment	\$167.85
2/11/2016	Auto Late Fee Assessment	\$167.85
1/11/2016	Auto Late Fee Assessment	\$167.85
12/11/2015	Auto Late Fee Assessment	\$167.85
11/12/2015	Auto Late Fee Assessment	\$167.85
10/13/2015	Auto Late Fee Assessment	\$167.85
9/11/2015	Auto Late Fee Assessment	\$167.85
8/11/2015	Auto Late Fee Assessment	\$167.85
7/11/2015	Auto Late Fee Assessment	\$167.85
6/11/2015	Auto Late Fee Assessment	\$167.85
5/11/2015	Auto Late Fee Assessment	\$167.85

<u>Date</u>	<u>Type</u>	<u>Amount</u>
4/11/2015	Auto Late Fee Assessment	\$167.85
3/11/2015	Auto Late Fee Assessment	\$167.85
2/11/2015	Auto Late Fee Assessment	\$167.85
1/12/2015	Auto Late Fee Assessment	\$167.85
12/11/2014	Auto Late Fee Assessment	\$167.85
11/12/2014	Auto Late Fee Assessment	\$167.85
10/11/2014	Auto Late Fee Assessment	\$167.85
9/11/2014	Auto Late Fee Assessment	\$167.85
8/11/2014	Auto Late Fee Assessment	\$167.85
7/11/2014	Auto Late Fee Assessment	\$167.85
6/11/2014	Auto Late Fee Assessment	\$167.85
5/12/2014	Auto Late Fee Assessment	\$167.85
4/11/2014	Auto Late Fee Assessment	\$167.85
3/11/2014	Auto Late Fee Assessment	\$167.85
2/11/2014	Auto Late Fee Assessment	\$167.85
1/11/2014	Auto Late Fee Assessment	\$167.85
12/11/2013	Auto Late Fee Assessment	\$167.85
11/12/2013	Auto Late Fee Assessment	\$167.85
10/11/2013	Auto Late Fee Assessment	\$167.85
9/11/2013	Auto Late Fee Assessment	\$167.85
8/12/2013	Auto Late Fee Assessment	\$167.85
7/11/2013	Auto Late Fee Assessment	\$167.85
6/11/2013	Auto Late Fee Assessment	\$167.85
5/11/2013	Auto Late Fee Assessment	\$167.85
1/11/2013	Auto Late Fee Assessment	\$167.85
12/11/2012	Auto Late Fee Assessment	\$167.85
11/13/2012	Auto Late Fee Assessment	\$167.85
10/11/2012	Auto Late Fee Assessment	\$167.85
1/10/2012	Auto Late Fee Assessment	\$167.85
4/11/2011	Auto Late Fee Assessment	\$178.69
2/10/2011	Auto Late Fee Assessment	\$178.69
1/10/2011	Auto Late Fee Assessment	\$178.69
12/10/2010	Auto Late Fee Assessment	\$178.69
10/12/2010	Auto Late Fee Assessment	\$178.69
9/10/2010	Auto Late Fee Assessment	\$178.69
7/10/2010	Auto Late Fee Assessment	\$178.69
6/10/2010	Auto Late Fee Assessment	\$178.69
4/10/2010	Auto Late Fee Assessment	\$178.69
12/10/2009	Auto Late Fee Assessment	\$178.69
6/10/2009	Auto Late Fee Assessment	\$178.69
1/10/2009	Auto Late Fee Assessment	\$178.69
9/10/2008	Auto Late Fee Assessment	\$178.69
8/11/2008	Auto Late Fee Assessment	\$178.69

<u>Date</u>	<u>Type</u>	<u>Amount</u>
5/10/2008	Auto Late Fee Assessment	\$178.69
11/10/2007	Auto Late Fee Assessment	\$178.69
6/11/2007	Auto Late Fee Assessment	\$178.69
11/10/2006	Auto Late Fee Assessment	\$178.69

FEES ASSESSED: \$14,398.02

FEE PAYMENTS: -\$10,221.57

FEE WAIVERS: -\$3,016.08

TOTAL LATE FEES DUE: \$1,160.37

FRANCOIS YOUHANNA – SECOND MORTGAGE ASSESSED LATE FEES

<u>Date</u>	<u>Type</u>	<u>Amount</u>
8/12/2019	Auto Late Fee Assessment	\$52.21
12/11/2018	Auto Late Fee Assessment	\$52.21
11/13/2018	Auto Late Fee Assessment	\$52.21
10/11/2018	Auto Late Fee Assessment	\$52.21
9/11/2018	Auto Late Fee Assessment	\$52.21
8/11/2018	Auto Late Fee Assessment	\$52.21
7/11/2018	Auto Late Fee Assessment	\$52.21
6/11/2018	Auto Late Fee Assessment	\$52.21
5/11/2018	Auto Late Fee Assessment	\$52.21
4/11/2018	Auto Late Fee Assessment	\$52.21
3/12/2018	Auto Late Fee Assessment	\$52.21
2/12/2018	Auto Late Fee Assessment	\$52.21
1/11/2018	Auto Late Fee Assessment	\$52.21
12/11/2017	Auto Late Fee Assessment	\$52.21
11/13/2017	Auto Late Fee Assessment	\$52.21
10/11/2017	Auto Late Fee Assessment	\$51.92
9/11/2017	Auto Late Fee Assessment	\$51.92
8/11/2017	Auto Late Fee Assessment	\$51.92
7/11/2017	Auto Late Fee Assessment	\$51.92
6/12/2017	Auto Late Fee Assessment	\$51.92
5/11/2017	Auto Late Fee Assessment	\$51.92
4/11/2017	Auto Late Fee Assessment	\$51.92
3/11/2017	Auto Late Fee Assessment	\$51.92
2/11/2017	Auto Late Fee Assessment	\$51.92
1/11/2017	Auto Late Fee Assessment	\$51.92
12/12/2016	Auto Late Fee Assessment	\$51.92
11/12/2016	Auto Late Fee Assessment	\$51.92
10/11/2016	Auto Late Fee Assessment	\$51.92
9/12/2016	Auto Late Fee Assessment	\$51.92
8/11/2016	Auto Late Fee Assessment	\$51.92
7/11/2016	Auto Late Fee Assessment	\$51.92
6/11/2016	Auto Late Fee Assessment	\$51.92
5/11/2016	Auto Late Fee Assessment	\$51.92
4/11/2016	Auto Late Fee Assessment	\$51.92
3/11/2016	Auto Late Fee Assessment	\$51.92
2/11/2016	Auto Late Fee Assessment	\$51.92
1/11/2016	Auto Late Fee Assessment	\$51.92
12/11/2015	Auto Late Fee Assessment	\$51.92
11/12/2015	Auto Late Fee Assessment	\$51.92

<u>Date</u>	<u>Type</u>	<u>Amount</u>
10/13/2015	Auto Late Fee Assessment	\$51.92
9/11/2015	Auto Late Fee Assessment	\$51.92
8/11/2015	Auto Late Fee Assessment	\$51.92
7/11/2015	Auto Late Fee Assessment	\$51.92
6/11/2015	Auto Late Fee Assessment	\$51.92
5/11/2015	Auto Late Fee Assessment	\$51.92
4/11/2015	Auto Late Fee Assessment	\$51.92
3/11/2015	Auto Late Fee Assessment	\$51.92
2/11/2015	Auto Late Fee Assessment	\$51.92
1/12/2015	Auto Late Fee Assessment	\$51.92
12/11/2014	Auto Late Fee Assessment	\$51.92
11/12/2014	Auto Late Fee Assessment	\$51.92
10/11/2014	Auto Late Fee Assessment	\$51.92
9/11/2014	Auto Late Fee Assessment	\$51.92
8/11/2014	Auto Late Fee Assessment	\$51.92
7/11/2014	Auto Late Fee Assessment	\$51.92
6/11/2014	Auto Late Fee Assessment	\$51.92
5/12/2014	Auto Late Fee Assessment	\$51.92
4/11/2014	Auto Late Fee Assessment	\$51.92
3/11/2014	Auto Late Fee Assessment	\$51.92
2/11/2014	Auto Late Fee Assessment	\$51.92
1/11/2014	Auto Late Fee Assessment	\$51.92
12/11/2013	Auto Late Fee Assessment	\$51.92
11/12/2013	Auto Late Fee Assessment	\$51.92
10/11/2013	Auto Late Fee Assessment	\$51.92
9/11/2013	Auto Late Fee Assessment	\$51.92
8/12/2013	Auto Late Fee Assessment	\$51.92
7/11/2013	Auto Late Fee Assessment	\$51.92
6/11/2013	Auto Late Fee Assessment	\$51.92
5/11/2013	Auto Late Fee Assessment	\$51.92
1/11/2013	Auto Late Fee Assessment	\$51.92
12/18/2012	Auto Late Fee Assessment	\$51.92
9/11/2012	Auto Late Fee Assessment	\$60.90
8/11/2012	Auto Late Fee Assessment	\$60.90
7/11/2012	Auto Late Fee Assessment	\$60.90
6/11/2012	Auto Late Fee Assessment	\$60.90
5/10/2012	Auto Late Fee Assessment	\$60.90
4/10/2012	Auto Late Fee Assessment	\$60.90
3/10/2012	Auto Late Fee Assessment	\$60.90
2/10/2012	Auto Late Fee Assessment	\$60.90
1/10/2012	Auto Late Fee Assessment	\$60.90
12/10/2011	Auto Late Fee Assessment	\$60.90
11/10/2011	Auto Late Fee Assessment	\$60.90

<u>Date</u>	<u>Type</u>	<u>Amount</u>
4/11/2011	Auto Late Fee Assessment	\$60.90
10/12/2010	Auto Late Fee Assessment	\$60.90
7/10/2010	Auto Late Fee Assessment	\$60.90
6/10/2010	Auto Late Fee Assessment	\$60.90
4/10/2010	Auto Late Fee Assessment	\$60.90
12/10/2009	Auto Late Fee Assessment	\$60.90
6/22/2009	Auto Late Fee Assessment	\$60.90
1/10/2009	Auto Late Fee Assessment	\$60.90
9/10/2008	Auto Late Fee Assessment	\$60.90
8/11/2008	Auto Late Fee Assessment	\$60.90
5/10/2008	Auto Late Fee Assessment	\$60.90
11/10/2007	Auto Late Fee Assessment	\$60.90

FEES ASSESSED: \$5,087.02

FEE PAYMENTS: -\$2,628.82

FEE WAIVERS: -\$121.80

TOTAL LATE FEES DUE: \$2,336.40

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS

)	Chapter 13
In re:)	Case Number 15-11440
)	
Francois Youhanna)	
<i>dba</i> Target Pizza and Subs, Inc.)	
)	
Debtor)	
)	

CERTIFICATE OF SERVICE

I, John F. Morello, Esquire, state that on February 10, 2020, I electronically filed the attached Notice of Post-petition Mortgage Fees, Expenses and Charges with the United States Bankruptcy Court for the District of Massachusetts using the CM/ECF System. I served the foregoing document on the following CM/ECF participants:

Joseph P. Foley
Law Offices of Joseph P. Foley
98 North Washington Street, Suite 104
Boston, MA 02114
hweinberg@jrhwlaw.com

John Fitzgerald
United States Trustee
USTPRegion01.BO.ECF@USDOJ.GOV

Carolyn Bankowski – 13
Chapter 13 Trustee Boston
P.O. Box 8250
Boston, MA 02114
13trustee@ch13boston.com

Francois Youhanna
5198 Washington Street
West Roxbury, MA 02132

/s/ John F. Morello

John F. Morello